

TCNB FINANCIAL CORP.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2833127	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$103	\$122	19.4%		
Loans	\$78	\$78	-0.1%		
Construction & development	\$4	\$4	-13.7%		
Closed-end 1-4 family residential	\$13	\$12	-4.1%		
Home equity	\$3	\$4	6.9%		
Credit card	\$0	\$0			
Other consumer	\$10	\$9	-13.7%		
Commercial & Industrial	\$20	\$20	-0.9%		
Commercial real estate	\$25	\$28	10.0%		
Unused commitments	\$9	\$7	-21.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$19	442.4%		
Cash & balances due	\$5	\$4	-20.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$93	\$112	20.7%		
Deposits	\$93	\$112	20.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$10	\$10	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	8.4%	--		
Tier 1 risk based capital ratio	11.6%	12.0%	--		
Total risk based capital ratio	12.6%	13.3%	--		
Return on equity ¹	1.8%	7.6%	--		
Return on assets ¹	0.2%	0.6%	--		
Net interest margin ¹	4.0%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	87.9%	141.2%	--		
Loss provision to net charge-offs (qtr)	97.1%	165.7%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.1%	0.0%	1.3%	--
Home equity	1.1%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.1%	--
Commercial real estate	3.1%	2.4%	0.8%	0.0%	--
Total loans	1.3%	1.0%	0.4%	0.2%	--